



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
Toan, et al. )  
Serial No.: 09/760,113 ) Examiner: Rachel L. Porter  
Filed: January 12, 2001 ) Art Unit: 3626  
For: SYSTEM AND METHOD FOR )  
OPTIMIZING BENEFIT PLAN )  
DESIGNS )

## **RESPONSE TO OFFICE ACTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Petition for Extension of Time Under 37 CFR § 1.136(a)

Applicant respectfully petitions for a three (3) month extension of time to respond to the outstanding Office Action issued on March 15, 2006, in the above-captioned patent application. A check for the extension fee of \$ 1,020 is enclosed. If our check is missing or otherwise insufficient, or if any additional fees are required, please charge (or credit any overpayment) to Deposit Account No. 02-4467. With this extension, the deadline for filing the required response is September 15, 2006.

In response to the Office Action mailed March 15, 2006, Applicants submit the following Amendments and Remarks in reply to the Office Action. Please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.